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8	UNITED STATES DISTRICT COURT		
9	CENTRAL DISTRICT OF CALIFORNIA – WESTERN DIVISION		
10	DOUGLAS KRUSCHEN, an	Case No: 2:16-CV-02948-DMG-AJW	
11	individual,	District Judge: Hon. Dolly M. Gee	
12	Plaintiff,	Magistrate Judge: Hon. Andrew J.	
13	V.	Wistrich	
14 15	FIRST ADVANTAGE CORPORATION, a Delaware corporation <i>et al.</i> ,	DEFENDANT SOURCE SUPPORT SERVICES, INC.'S ANSWER AND AFFIRMATIVE DEFENSES TO PLAINTIFF DOUGLAS KRUSCHEN'S	
16	Defendants.	COMPLAINT	
17		Complaint Filed: May 31, 2016	
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۷۵	Deft. Source Support Services, Inc.'s Answer and Affirmative Defenses		

1 **ANSWER** Defendant Source Support Services, Inc. ("Source Support") hereby responds 2 to the Complaint ("Complaint") filed by Plaintiff Douglas Kruschen ("Plaintiff"), and 3 avers as follows: 4 5 **INTRODUCTION** Paragraph 1 is a statement of law to which no response is required. 1. 6 7 2. Paragraph 2 is a statement of law to which no response is required. 8 Paragraph 3 is a statement of law to which no response is required. 3. 9 **JURISDICTION AND VENUE** Paragraph 4 is a statement of law to which no response is required. 10 4. Source Support does not contest jurisdiction. 11 Paragraph 5 is a statement of law to which no response is required. 12 5. Source Support does not contest jurisdiction. 13 14 6. Admitted. 15 7. Paragraph 7 is a statement of law to which no response is required. To the extent that a response is required, Source Support states that it does not contest 16 17 venue in this action. 18 8. Paragraph 8 is a statement of law to which no response is required. 19 **PARTIES** Source Support is without knowledge or information sufficient to form 20 9. a belief as to the truth of the averments contained therein and, on that basis, denies 21 22 them. 23 10. Paragraph 10 is a statement of law to which no response is required. 24 Source Support is without knowledge or information sufficient to form a belief as to 25 the truth of the averments contained therein and, on that basis, denies them. 26 27 28

Deft. Source Support Services, Inc.'s Answer and Affirmative Defenses

- 11. Paragraph 11 is a statement of law to which no response is required. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.
 - 12. Paragraph 12 is a statement of law to which no response is required.
- 13. Source Support admits that it transacts business in various parts of the United States of America. Source Support denies any liability to Plaintiff.
- 14. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.
- 15. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.
 - 16. Admitted.
 - 17. Denied.

FACTUAL ALLEGATIONS

- 18. Upon information and belief, admitted.
- 19. Upon information and belief, admitted.
- 20. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.
- 21. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.
- 22. Source Support is without knowledge or information sufficient to form a belief as to the truth of the averments contained therein and, on that basis, denies them.

1 COUNT I 2 VIOLATIONS OF THE FAIR CREDIT REPORTING ACT, 15 U.S.C. § 1681 Paragraph 23 is a statement of law to which no response is required. 3 23. 24. 4 Paragraph 24 is a statement of law to which no response is required. 5 25. Denied. 26. Denied. 6 7 27. Denied. 8 28. Denied. 9 29. Denied. 10 30. Denied. 11 31. Denied. Source Support denies any liability to Plaintiff. 12 COUNT II 13 CONSUMER CREDIT REPORTING AGENCIES ACT, CAL. CIV. CODE § 1785 14 32. Source Support hereby restates and reasserts every prior response and 15 affirmative defense as if fully set forth herein. 16 33. Paragraph 33 is a statement of law to which no response is required. Paragraph 34 is a statement of law to which no response is required. 17 34. 18 35. Paragraph 35 is a statement of law to which no response is required. 19 36. Denied. 20 37. Denied. 21 38. Denied. 39. Denied. Source Support denies any liability to Plaintiff. 22 23 COUNT III 24 INVESTIGATIVE CONSUMER REPORTING AGENCIES ACT, CAL. CIV. CODE § 1786 25 40. Source Support hereby restates and reasserts every prior response and affirmative defense as if fully set forth herein. 26 27 28 - 3 -

Deft. Source Support Services, Inc.'s Answer and Affirmative Defenses

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1	41.	Paragraph 41 is a statement of law to which no response is required.
2	42.	Paragraph 42 is a statement of law to which no response is required.
3	43.	Paragraph 43 is a statement of law to which no response is required.
4	44.	Denied.
5	45.	Denied. Source Support denies any liability to Plaintiff.
6		RESPONSE TO PLAINTIFF'S PRAYER
7	46.	Source Support denies that Plaintiff is entitled to any relief whatsoever.
8	Thus, havin	g answered the Complaint, Source Support prays that this Court will:
9	(a)	Dismiss the Complaint with prejudice;
10	(b)	Deny Plaintiff's prayer for relief;
11	(c)	Charge all costs against Plaintiff; and
12	(d)	Grant such other and further relief as this Court deems proper and just.
13		AFFIRMATIVE DEFENSES
14		FIRST AFFIRMATIVE DEFENSE
15	Some or all of Plaintiff's claims fail to state a claim upon which relief may be	
16	granted by t	his Court.
17		SECOND AFFIRMATIVE DEFENSE
18	Plaintiff has not suffered any loss for which Source Support may be held liable.	
19		THIRD AFFIRMATIVE DEFENSE
20	Plaintiff's claims are barred, in whole or in part, because any damages or	
21	injuries to the Plaintiff is the result of conduct or acts by other entities, entirely	
22	separate from Source Support	
23		FOURTH AFFIRMATIVE DEFENSE
24	Plain	tiff's claims are barred, in whole or in part, because Plaintiff consented to
25	Source Supp	port's alleged actions or inactions.
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1 FIFTH AFFIRMATIVE DEFENSE 2 Source Support has at all times been in compliance with the Fair Credit Reporting Act, the Consumer Credit Reporting Agencies Act, and the Investigative 3 4 Credit Reporting Agencies Act. 5 SIXTH AFFIRMATIVE DEFENSE Source Support reserves the right to assert any affirmative defense(s) and 6 matter(s) in avoidance as may be disclosed during the course of additional 7 8 investigation and discovery. 9 SEVENTH AFFIRMATIVE DEFENSE Source Support denies every allegation of the Complaint not specifically 10 admitted in this Answer. 11 12 **DEMAND FOR TRIAL BY JURY** Source Support hereby demands a jury trial in this matter on all matters 13 triable to a jury. 14 15 Dated: July 19, 2016 Respectfully submitted, Weilbacher & Weilbacher APC 16 17 18 /s/ Brian R. Weilbacher 19 Brian R. Weilbacher, Esq. 20 Lisa D. Walker, Esq. Attorneys for Defendant Source 21 Support Services, Inc. 22 23 24 25 26 27 28 - 5 -

PROOF OF SERVICE 1 STATE OF CALIFORNIA, COUNTY OF VENTURA 2 I am employed in the County of Ventura, State of California. I am over the age 3 of 18 and not a party to the within action; my business address is: 5850 Thille Street, Suite 200, Ventura, California 93003. 4 On July 19, 2016, I served the foregoing document described as 'DEFENDANT SOURCE SUPPORT SERVICES, INC.'S ANSWER AND 5 AFFIRMATIVE DEFENSES TO PLAINTIFF DOUGLAS KRUSCHEN'S COMPLAINT" on the interested parties in this action by placing a true copy thereof las follows: 7 **BY MAIL:** I deposited a true copy thereof enclosed in a sealed envelope in the mail at Ventura, California. The envelope was mailed with postage \mathbf{V} 8 thereon fully prepaid addressed as follows. 9 \mathbf{V} BY ELECTRONIC SERVICE: 10 **I** By transmitting the document(s) listed above, electronically, via the email 11 addresses set forth below. 12 ☑ By transmitting the document(s) listed above, electronically, via the Court's ECF/CM System. 13 14 15 Douglas Kruschen Timothy L. Hix P O Box 465 SEYFARTH SHAW LLP. 16 333 S. Hope Street, Suite 3900 Agoura Hills, CA 91376-0465 17 douglask@mac.com Los Angeles, CA 930071 Via US Mail and Email thix@seyfarth.com 18 Via Court's ECF Only 19 ☑ (Federal) I declare that I am employed in the office of a member of the bar of this 20 court at whose direction the service was made. 21 Executed on July 19, 2016, at Ventura, California. 22 23 24 Lisa Walker 25 26 27 28

PROOF OF SERVICE